

**UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF ILLINOIS**

In re: TONYAN, PAMELA MARIE

§ Case No. 08-74193  
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 §

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
 APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that  
STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a  
 Final Report and the trustee and the trustee's professionals have filed final fee applications.

*The Final Report shows receipts of* \$ 5,513.50  
*and approved disbursements of* \$ 0.00  
*leaving a balance of* \$ 5,513.50

Claims of secured creditors will be paid as follows:

*Claimant*

*Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>STEPHEN G. BALSLEY</u>	\$ <u>1,301.35</u>	\$ _____
<i>Attorney for trustee</i> <u>Stephen G. Balsley</u>	\$ <u>650.00</u>	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Attorney for debtor	\$	\$
Attorney for	\$	\$
Accountant for	\$	\$
Appraiser for	\$	\$
Other	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,605.09 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1P	Illinois Department of Revenue	\$ 2,605.09	\$ 2,605.09

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 49,595.74 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1U	Illinois Department of Revenue	\$ 540.00	\$ 10.43
2	PYOD, LLC/Citibank	\$ 19,081.27	\$ 368.21
3	PYOD, LLC/Citibank	\$ 1,697.11	\$ 32.75
4	HSBC Bank Nevada, N.A.	\$ 1,318.77	\$ 25.45
5	Beneficial Illinois, Inc.	\$ 12,317.93	\$ 237.70
6	GE Money Bank/Sam's Clubs	\$ 2,815.37	\$ 54.33
7	Chase Bank USA, N.A.	\$ 11,825.29	\$ 228.19

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

211 South Court Street  
Room 110  
Rockford, IL 61101

Any person wishing to object to any fee application or the Final Report, must file a written objection within 20 days of the date of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 07/29/2009 in Courtroom 115, United States Courthouse,  
211 South Court Street  
Room 115  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 07/10/2009

By: /s/STEPHEN G. BALSLEY

Trustee

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

## CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 08-74193

User: jshores  
Form ID: pdf002

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Jul 13, 2009

The following entities were noticed by first class mail on Jul 15, 2009.

db +Pamela Marie Tonyan, 30464 Pebble Beach Circle, Genoa, IL 60135-7402  
aty +Jason K Nielson, The Law Offices of Peter Francis Geraci, 55 East Monroe St. Suite #3400,  
Chicago, IL 60603-5920  
tr +Stephen G Balsley, Barrick, Switzer, Long, Balsley, etal, 6833 Stalter Drive,  
Rockford, IL 61108-2579  
13004575 +Barclays BANK Delaware, Attn: Bankruptcy Dept., 125 S West St, Wilmington, DE 19801-5014  
13004577 +Beneficial/HFC, Attn: Bankruptcy Dept., Po Box 1547, Chesapeake, VA 23327-1547  
13897148 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
13004568 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241  
13004569 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002  
13004572 +Exxmblici, Attn: Bankruptcy Dept., Po Box 6497, Sioux Falls, SD 57117-6497  
13004571 +HSBC BANK, Attn: Bankruptcy Dept., Po Box 5253, Carol Stream, IL 60197-5253  
13004565 Heights Finance, Attn: Bankruptcy Dept., 1051 South Point Circle, ste f, Hammond, IN 46325  
13626494 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338,  
Chicago, Illinois 60664-0338  
13004579 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
13847551 +PRA Receivables Management, LLC as agent for, Beneficial Illinois Inc., PO Box 12907,  
Norfolk VA 23541-0907  
13845406 +PRA Receivables Management, LLC as agent for, HSBC Bank Nevada, N.A., PO Box 12907,  
Norfolk VA 23541-0907  
13809009 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
13004570 +TransUnion, Attn: Bankruptcy Dept., P.O. Box 1000, Chester, PA 19022-2001  
13004576 +WASH MUTUAL/Providian, Attn: Bankruptcy Dept., Po Box 9180, Pleasanton, CA 94566-9180  
13004567 +Washington Mutual Bank, Bankruptcy Department, PO Box 99604, Arlington, TX 76096-9604  
13004566 +Wells Fargo, Bankruptcy Department, 1300 E. McGalliard, Muncie, IN 47303-2274

The following entities were noticed by electronic transmission on Jul 14, 2009.

13004573 +E-mail/PDF: gecsed@recoverycorp.com Jul 14 2009 02:20:37 GEMB/SAMS CLUB,  
Attn: Bankruptcy Dept., Po Box 981400, El Paso, TX 79998-1400  
13004578 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, Attn: Bankruptcy Dept.,  
Po Box 6565, Englewood, CO 80155-6565  
13882850 +E-mail/PDF: rmscedi@recoverycorp.com Jul 14 2009 02:24:06  
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Stephen G Balsley, Barrick, Switzer, Long, Balsley, etal, 6833 Stalter Drive,  
Rockford, IL 61108-2579  
13004574\* +HSBC BANK, Attn: Bankruptcy Dept., Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2009

Signature:

